

Consumer Alert: Commissioner Stewart Provides Recommendations for Confirming New Health Insurance Coverage

Dover, DE – Complications within health insurance marketplaces have created challenges for some new enrollees who have not yet received proof of their insurance coverage. As a result, some consumers are unsure if their medical treatments are covered. If you recently purchased a plan, but still haven't received proof of insurance from your insurance company, the National Association of Insurance Commissioners (NAIC) and the [Delaware Department of Insurance](#) have some tips for confirming coverage.

Since open enrollment began on October 1, insurance companies have encountered multiple problems that have prevented the companies from being able to enter new members into their systems. Some companies received incomplete or incorrect information from the insurance marketplaces. Other companies were overwhelmed with the number of applications they received and were unable to process them by the time the new plans went into effect. This delay in providing proof of coverage has many consumers worrying if they really have insurance and wondering what to do next.

Contact the Company

The first thing you should do is contact your insurance company to verify that you do have insurance coverage. Insurance Commissioner Karen Weldin Stewart stated, **"The insurance company will be able to verify if you are indeed enrolled in a plan or not. Some people signed up for a plan**

but never paid the premium so be sure to discuss your payment. And, of course, ask your insurance company for proof of coverage, such as an insurance card or identification numbers. Many insurance companies have a website, which, after setting up your account, will allow you to print a temporary ID card."

When you speak to your insurance company, take detailed notes of the conversation. Include the date and time that the conversation took place, and the name of the representative. Hold on to copies of any written communication you received from your insurance company such as emails or letters as you may need these materials later. You should also verify that you have paid your first premium on time. Some insurers have permitted late payments for coverage that is retroactively effective to January 1, 2014. Find out your insurer's deadline and keep any records that can serve as proof of payment.

If you have yet to purchase coverage but are planning on buying insurance through the federal Health Insurance Marketplace, www.healthcare.gov, print out any paperwork or confirmations that you receive during the enrollment process. If you do not have a printer save digital copies of forms or take "screenshots" of any confirmation numbers or account numbers. It never hurts to e-mail those digital forms to yourself so you can access them from anywhere or in case something happens to your computer.

Payment Options

You may need to get a prescription filled or see your doctor before you receive your insurance card. Your provider (hospital, doctor, pharmacy) may be able to verify your coverage by contacting your insurer directly. If verification of coverage cannot be obtained, you still have options. One option is to pay for expenses out of pocket. Once your insurance coverage is established, your insurance company should reimburse you to the extent that the service or medication is covered under your policy. You may also be able to work with your doctor's office, hospital or pharmacy to

delay payment or set up a payment plan until they can verify that you're insured. Keep your receipts and any bank statements that show that you've paid for the services. It can sometimes be easier to track purchases made with a debit or credit card as opposed to cash.

More Information

If you have questions about your health insurance options visit www.delawareinsurance.gov for more info and links. You can also visit Delaware's Health Insurance Marketplace, www.choosehealthde.com. Individuals have until March 31, 2014 to enroll in a health insurance plan in order to meet the Affordable Care Act's "individual mandate" without incurring a penalty, or fee, from the IRS. For more info about penalties and subsidies please visit www.healthcare.gov.

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Delaware Department of Insurance: "Protecting Delawareans through regulation and education while providing oversight of the insurance industry to best serve the public."